

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD F. VITALE, JR.  
ERIN B. VITALE  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-24802

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/29/2016 and confirmed on 2/10/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                           |          |            |
|---------------------------|----------|------------|
| Total Receipts            |          | 177,585.08 |
| Less Refunds to Debtor    | 1,855.62 |            |
| TOTAL AMOUNT OF PLAN FUND |          | 175,729.46 |

|                                    |          |           |
|------------------------------------|----------|-----------|
| Administrative Fees                |          |           |
| Filing Fee                         | 0.00     |           |
| Notice Fee                         | 0.00     |           |
| Attorney Fee                       | 4,900.00 |           |
| Trustee Fee                        | 8,396.80 |           |
| Court Ordered Automotive Insurance | 0.00     |           |
| TOTAL ADMINISTRATIVE FEES          |          | 13,296.80 |

| Creditor Type | Creditor Name                                    | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|--|--------------|-----------|----------|------------|
| Secured       |  |              |           |          |            |
|               | NEW REZ LLC D/B/A SHELLPOINT MORTG<br>Acct: 3870 | 0.00         | 78,570.96 | 0.00     | 78,570.96  |
|               | NEW REZ LLC D/B/A SHELLPOINT MORTG<br>Acct: 3870 | 567.58       | 567.58    | 0.00     | 567.58     |
|               | WELLS FARGO FINANCIAL NATIONAL BAN<br>Acct: 2256 | 5,748.48     | 5,748.48  | 0.00     | 5,748.48   |
|               | WELLS FARGO FINANCIAL NATIONAL BAN<br>Acct: 8268 | 2,738.00     | 2,738.00  | 0.00     | 2,738.00   |
|               | AMERICAN HONDA FINANCE CORP*<br>Acct: 1750       | 0.00         | 29,476.66 | 0.00     | 29,476.66  |
|               | AMERICAN HONDA FINANCE CORP*<br>Acct: 1750       | 475.45       | 475.45    | 0.00     | 475.45     |
|               |  |              |           |          | 117,577.13 |

|          |  |          |           |      |           |
|----------|--|----------|-----------|------|-----------|
| Priority |  |          |           |      |           |
|          | CHRISTOPHER M FRYE ESQ<br>Acct:                                  | 0.00     | 0.00      | 0.00 | 0.00      |
|          | RICHARD F. VITALE, JR.<br>Acct:                                  | 0.00     | 0.00      | 0.00 | 0.00      |
|          | RICHARD F. VITALE, JR.<br>Acct:                                  | 1,855.62 | 1,855.62  | 0.00 | 0.00      |
|          | STEIDL & STEINBERG<br>Acct:                                      | 3,400.00 | 3,400.00  | 0.00 | 0.00      |
|          | STEIDL & STEINBERG<br>Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX7/22 | 1,500.00 | 1,500.00  | 0.00 | 0.00      |
|          | AMERICAN HONDA FINANCE CORP*<br>Acct: 0913                       | 6,529.95 | 6,529.95  | 0.00 | 6,529.95  |
|          | AMERICAN HONDA FINANCE CORP*<br>Acct: 0913                       | 0.00     | 0.00      | 0.00 | 0.00      |
|          | WABELLCO FCU<br>Acct: 1901                                       | 0.00     | 14,917.13 | 0.00 | 14,917.13 |
|          |  |          |           |      | 21,447.08 |

|           |  |           |          |      |          |
|-----------|--|-----------|----------|------|----------|
| Unsecured |  |           |          |      |          |
| ECMC(*)   |  | 40,441.95 | 6,171.66 | 0.00 | 6,171.66 |

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| Creditor Type | Creditor Name                       | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|-------------------------------------|--------------|-----------|----------|------------|
| Unsecured     |                                     |              |           |          |            |
|               | Acct: 5453                          |              |           |          |            |
|               | BANK OF AMERICA NA**                | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 0882                          |              |           |          |            |
|               | CAPITAL ONE BANK (USA) NA BY AMERIC | 15,376.14    | 2,346.48  | 0.00     | 2,346.48   |
|               | Acct: 2670                          |              |           |          |            |
|               | PORTFOLIO RECOVERY ASSOCIATES, LL   | 11,738.04    | 1,791.28  | 0.00     | 1,791.28   |
|               | Acct: 9406                          |              |           |          |            |
|               | US DEPARTMENT OF EDUCATION          | 44,716.59    | 6,823.99  | 0.00     | 6,823.99   |
|               | Acct: 1812                          |              |           |          |            |
|               | DISCOVER BANK(*)                    | 10,097.26    | 1,540.89  | 0.00     | 1,540.89   |
|               | Acct: 0067                          |              |           |          |            |
|               | DISCOVER BANK(*)                    | 8,225.45     | 1,255.25  | 0.00     | 1,255.25   |
|               | Acct: 3582                          |              |           |          |            |
|               | PORTFOLIO RECOVERY ASSOCIATES, LL   | 2,305.92     | 351.90    | 0.00     | 351.90     |
|               | Acct: 1327                          |              |           |          |            |
|               | SYNCHRONY BANK++                    | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 1622                          |              |           |          |            |
|               | PNC BANK NA                         | 18,274.59    | 2,788.80  | 0.00     | 2,788.80   |
|               | Acct: 7484                          |              |           |          |            |
|               | VIEWTECH FINANCIAL SVCS INC         | 0.00         | 0.00      | 0.00     | 0.00       |
|               | Acct: 4641                          |              |           |          |            |
|               | WELLS FARGO FINANCIAL NATIONAL BAN  | 1,161.40     | 177.23    | 0.00     | 177.23     |
|               | Acct: 2256                          |              |           |          |            |
|               | WELLS FARGO FINANCIAL NATIONAL BAN  | 686.32       | 104.74    | 0.00     | 104.74     |
|               | Acct: 8268                          |              |           |          |            |
|               | AMERICAN INFOSOURCE LP AGENT FOR    | 368.48       | 56.23     | 0.00     | 56.23      |
|               | Acct: 0001                          |              |           |          |            |
|               |                                     |              |           |          | 23,408.45  |

TOTAL PAID TO CREDITORS

162,432.66

TOTAL CLAIMED

PRIORITY 6,529.95

SECURED 9,529.51

UNSECURED 153,392.14

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

RICHARD F. VITALE, JR.

ERIN B. VITALE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:16-24802

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Richard F. Vitale, Jr.  
Erin B. Vitale  
Debtors

Case No. 16-24802-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 25, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2022:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Richard F. Vitale, Jr., Erin B. Vitale, 54 Green Crescent Drive, Washington, PA 15301-3063 |
| 14342619 | Department of Education, Fed Loan Servicing, 530210, Atlanta, GA 30353-0210                  |
| 14342620 | Discover Bank, PO Box 742655, Cincinnati, OH 45274-2655                                      |
| 14342627 | PNC Bank NA, PO Box 6534, Carol Stream, IL 60197-6534  |
| 14342628 | + Viewtech Financial Services, Inc., 1679 E. Orangethorpe Avenue, Atwood, CA 92811-1200      |
| 14398126 | Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438                              |
| 14342629 | Wells Fargo Financial Bank, PO Box 660553, Dallas, TX 75266-0553                             |

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                      | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| cr       | + Email/Text: ebnbankruptcy@ahm.honda.com       | May 25 2022 23:58:00 | American Honda Finance Corporation d/b/a Honda Fin, 3625 W. Royal Lane #200, Irving, TX 75063-2912     |
| 14342615 | + Email/Text: bncnotifications@pheaa.org        | May 25 2022 23:57:00 | AES, P.O. Box 2461, Harrisburg, PA 17105-2461  |
| 14342623 | Email/Text: ebnbankruptcy@ahm.honda.com         | May 25 2022 23:58:00 | Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005                    |
| 14345149 | Email/Text: ebnbankruptcy@ahm.honda.com         | May 25 2022 23:58:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 14401683 | Email/PDF: ebn_ais@aisinfo.com                  | May 26 2022 00:01:25 | American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838              |
| 14342616 | Email/Text: creditcardbkcorrespondence@bofa.com | May 25 2022 23:57:00 | Bank of America, PO Box 15019, Wilmington, DE 19886-5019   |
| 14342617 | Email/PDF: AIS.cocard.ebn@aisinfo.com           | May 26 2022 00:01:32 | Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083   |
| 14369534 | Email/PDF: AIS.cocard.ebn@aisinfo.com           | May 26 2022 00:01:20 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083                                   |
| 14342618 | Email/Text: BarclaysBankDelaware@tsico.com      | May 25 2022 23:57:00 | Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337   |
| 14347324 | Email/Text: mrdiscen@discover.com               | May 25 2022 23:57:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                           |
| 14740855 | Email/Text: ECMCBKNotices@ecmc.org              | May 25 2022 23:57:00 | Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408                       |
| 14342622 | Email/PDF: Citi.BNC.Correspondence@citi.com     | May 26 2022 00:01:47 | Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010                                  |
| 14342625 | + Email/PDF: gecsed@recoverycorp.com            |                      |  |

District/off: 0315-2

User: auto

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Date Rcvd: May 25, 2022

Form ID: pdf900

Total Noticed: 28

|          |  |                      |   |
|----------|--|----------------------|---|
|          |  | May 26 2022 00:01:33 | Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914                                 |
| 15161549 | Email/Text: mtgbk@shellpointmtg.com                  | May 25 2022 23:57:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826   |
| 14349009 | + Email/Text: bncnotifications@pheaa.org             | May 25 2022 23:57:00 | PHEAA, PO BOX 8147, HARRISBURG,PA 17105-8147  |
| 14342626 | Email/Text: Bankruptcy.Notices@pnc.com               | May 25 2022 23:57:00 | PNC Bank, PO Box 856177, Louisville, KY 40285-6177  |
| 14393424 | Email/Text: Bankruptcy.Notices@pnc.com               | May 25 2022 23:57:00 | PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570                                      |
| 14410398 | Email/Text: Bankruptcy.Notices@pnc.com               | May 25 2022 23:57:00 | PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342                                      |
| 14419108 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | May 26 2022 00:01:36 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                             |
| 14401516 | Email/Text: bncnotifications@pheaa.org               | May 25 2022 23:57:00 | U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184 |
| 14886678 | + Email/Text: wabellco.fcu@verizon.net               | May 25 2022 23:57:00 | Wabellco Federal Credit Union, 1277 Park Avenue, Washington, PA 15301-5949                  |

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | PNC BANK NATIONAL ASSOCIATION   |
| cr       | *             | Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408  |
| cr       | *             | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826   |
| 14342624 | *P++          | AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, Honda Financial Services, 1220 Old Alpharetta Road, Suite 350, Alpharetta, GA 30005                    |
| 14350487 | *P++          | AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088 |
| 14342621 | *             | Discover Bank, PO Box 742655, Cincinnati, OH 45274-2655   |
| 14342630 | *             | Wells Fargo Financial Bank, PO Box 660553, Dallas, TX 75266-0553  |

TOTAL: 1 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

District/off: 0315-2

User: auto

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Date Rcvd: May 25, 2022

Form ID: pdf900

Total Noticed: 28

Brian Nicholas

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com

Charles Griffin Wohlrab

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing cwohlab@raslg.com

Christopher M. Frye

on behalf of Joint Debtor Erin B. Vitale chris.frye@steidl-steinberg.com  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com

Christopher M. Frye

on behalf of Debtor Richard F. Vitale Jr. chris.frye@steidl-steinberg.com,  
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;jseech@steidl-steinberg.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

William E. Craig

on behalf of Creditor American Honda Finance Corporation d/b/a Honda Financial Services Administrator for Honda Lease Trust  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7